

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Wayne Lee. Waltman
Debtor

Case No. 15-00413-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: REshelman
Form ID: 3180W

Page 1 of 1
Total Noticed: 14

Date Rcvd: Mar 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2019.

db +Wayne Lee. Waltman, 250 Bankert Road, Hanover, PA 17331-8612
cr +DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr +Ditech Financial LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr +Ditech Financial LLC fka Green Tree Servicing LLC, 14841 Dallas Parkway, Suite 300,
Dallas, TX 75254-7883
4601311 +EOS CCA, PO BOX 981008, BOSTON, MA 02298-1008
4601312 +FAYETTE CO DRS, 22 E MAIN ST, UNIONTOWN, PA 15401-3400
4601314 +KML LAW GROUP PC, 701 MARKET STREET, PHILADELPHIA, PA 19106-1538
4686787 +York Adams Tax Bureau, 240 West Street, Gettysburg, PA 17325-2509

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4601310 +E-mail/Text: bmg.bankruptcy@centurylink.com Mar 29 2019 18:48:07 CENTURY LINK,
POST OFFICE BOX 4918, MONROE, LA 71211-4918
4601313 EDI: RMSC.COM Mar 29 2019 22:53:00 GREENTREE SERVICES, 7360 S Kyrene Rd Ste 101,
Tempe, AZ 85283-4583
4636661 E-mail/Text: bankruptcy.bnc@ditech.com Mar 29 2019 18:47:59 Green Tree Servicing LLC,
PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
4636662 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 29 2019 18:47:59 Green Tree Servicing LLC,
PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
4686785 +EDI: IRS.COM Mar 29 2019 22:53:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
4686786 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 29 2019 18:48:02
Pennsylvania Department of Revenue, Bureau of Individual Taxes, Dept. 280431,
Harrisburg, PA 17128-0001

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecef@pamd13trustee.com
Gary J Imblum on behalf of Debtor 1 Wayne Lee. Waltman gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase
.com
Joshua I Goldman on behalf of Creditor Green Tree Servicing LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Peter J Ashcroft on behalf of Creditor Green Tree Servicing LLC pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Thomas Song on behalf of Creditor DITECH FINANCIAL LLC pamb@fedphe.com
Thomas I Puleo on behalf of Creditor Green Tree Servicing LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Wayne Lee. Waltman**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:15-bk-00413-HWV**

Social Security number or ITIN **xxx-xx-2377**

EIN --

Social Security number or ITIN --

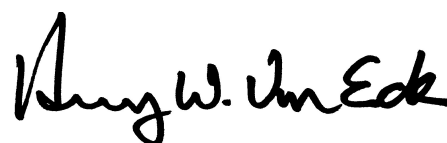
EIN --

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wayne Lee. Waltman
aka Wayne L Waltman

3/29/19**By the
court:**

Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.